



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

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Attorneys for the Secured Creditor

MidFirst Bank

In re:

Tamika M Brown-Wesley aka Tamika Brown

Debtor

Diane Brown-Stith

Co-Debtor

Case No: 20-14769 RG

Judge: Rosemary Gambardella

Chapter: 13

Order Filed on October 9, 2024  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Recommend Local Form

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## ORDER GRANTING MOTION FOR RELIEF FROM STAY

The relief set forth on the following page is hereby ordered **ORDERED**.

**DATED: October 9, 2024**

A handwritten signature in black ink, appearing to read "Rosemary Gambardella".  
\_\_\_\_\_  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

Upon the motion of MidFirst Bank, under Bankruptcy Code sections 362(a) and 1301(c) for relief from the automatic stay and relief from the co-debtor stay as to certain property as hereinafter set forth, and for cause shown, it is

ORDERED that the motion is granted and the stay is terminated to permit the movant to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue the movant's rights in the following:

Real Property More Fully Described as:

**Land and premises commonly known as 165-169 Richelieu Terrace, Newark, NJ 07106**

Personal Property More Fully Described as:

It is further ORDERED that the movant, its successors or assignees, may proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the property to sheriff's sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu foreclosure. Additionally, any purchaser of the property at sheriff's sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the Property.

It is further ORDERED that the movant may join the debtor and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code.

It is further ORDERED that the co-debtor stay is vacated.

It is further ORDERED that the movant shall be permitted to reasonably communicate with Debtor(s) and Debtor(s)' counsel to the extent necessary to comply with applicable non-bankruptcy law.

It is further ORDERED that the Trustee is directed to cease in making any further distributions to the Creditor.

The movant shall serve this order on the debtor, any trustee and any other party who entered an appearance on the motion.